

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

IN RE: **Ruth Ellen Whitworth**CASE NO **05-13230-M**CHAPTER **13**

SCHEDULE A (REAL PROPERTY)

Description And Location Of Property	Nature Of Debtor's Interest In Property	Husband, Wife, Joint Or Community	Current Market Value Of Debtor's Interest In Property, Without Deducting Any Secured Claim Or Exemption	Amount Of Secured Claim
Home located at: 20800 Hamilton Pool Road, Dripping Springs, Texas.	Purchase money	-	\$143,188.00	\$134,644.93
Rent at 1801 Wells Branch Parkway, #2210, Austin, TX 78728 One months rent for apartment #2210	Rent	C	\$587.00	\$0.00
Total:			\$143,775.00	

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

IN RE: **Ruth Ellen Whitworth**CASE NO **05-13230-M**CHAPTER **13****SCHEDULE B (PERSONAL PROPERTY)**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		University Federal Credit Union acct#900083281	-	\$1,800.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings including audio, video and computer equipment.		Sofa	-	\$200.00
		Lamps	-	\$75.00
		Table	-	\$50.00
		Television	-	\$350.00
		Stereo	-	\$150.00
		Stove	-	\$250.00
		Refrigerator	-	\$400.00
		Eishwasher	-	\$300.00
		Misc. pots and pans	-	\$150.00
		Towels and linens	-	\$100.00
		Misc. toilette articles	-	\$25.00
		Queen size bed	-	\$50.00
		Double bed	-	\$20.00
Total >				\$3,920.00

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

IN RE: **Ruth Ellen Whitworth**CASE NO **05-13230-M**CHAPTER **13****SCHEDULE B (PERSONAL PROPERTY)***Continuation Sheet No. 1*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		Futon	-	\$10.00
		Night stands	-	\$5.00
		Washer	-	\$150.00
		Dryer	-	\$150.00
		Garden tools	-	\$100.00
		Electric tools	-	\$75.00
		Hand tools	-	\$50.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Misc. books and pictures	-	\$400.00
6. Wearing apparel.		Clothing	-	\$400.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
Total >				\$5,260.00

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

IN RE: **Ruth Ellen Whitworth**CASE NO **05-13230-M**CHAPTER **13****SCHEDULE B (PERSONAL PROPERTY)***Continuation Sheet No. 2*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
Total >				\$5,260.00

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

IN RE: **Ruth Ellen Whitworth**CASE NO **05-13230-M**CHAPTER **13****SCHEDULE B (PERSONAL PROPERTY)***Continuation Sheet No. 3*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		2002 Ford ZX2 (spouse's vehicle)	C	\$5,475.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
Total >				\$10,735.00

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

IN RE: **Ruth Ellen Whitworth**CASE NO **05-13230-M**CHAPTER **13****SCHEDULE B (PERSONAL PROPERTY)***Continuation Sheet No. 4*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			
Total >				\$10,735.00

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

IN RE: **Ruth Ellen Whitworth**CASE NO **05-13230-M**CHAPTER **13**

SCHEDULE C (PROPERTY CLAIMED AS EXEMPT)

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

- ☒ 11 U.S.C. Sec. 522(b)(1): Exemptions provided in 11 U.S.C. Sec. 522(d). Note: These exemptions are available only in certain states.
- ☐ 11 U.S.C. Sec. 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Home located at: 20800 Hamilton Pool Road, Dripping Springs, Texas.	11 U.S.C. § 522(d)(1)	\$8,543.07	\$143,188.00
Rent at 1801 Wells Branch Parkway, #2210, Austin, TX 78728 One months rent for apartment #2210	11 U.S.C. § 522(d)(5)	\$587.00	\$587.00
University Federal Credit Union acct#900083281	11 U.S.C. § 522(d)(5)	\$1,800.00	\$1,800.00
Sofa	11 U.S.C. § 522(d)(3)	\$200.00	\$200.00
Lamps	11 U.S.C. § 522(d)(3)	\$75.00	\$75.00
Table	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
Television	11 U.S.C. § 522(d)(3)	\$350.00	\$350.00
Stereo	11 U.S.C. § 522(d)(3)	\$150.00	\$150.00
Stove	11 U.S.C. § 522(d)(3)	\$250.00	\$250.00
Refrigerator	11 U.S.C. § 522(d)(3)	\$400.00	\$400.00
Dishwasher	11 U.S.C. § 522(d)(3)	\$300.00	\$300.00
Misc. pots and pans	11 U.S.C. § 522(d)(3)	\$150.00	\$150.00
Towels and linens	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
		\$12,955.07	\$147,600.00

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

IN RE: **Ruth Ellen Whitworth**CASE NO **05-13230-M**CHAPTER **13****SCHEDULE C (PROPERTY CLAIMED AS EXEMPT)***Continuation Sheet No. 1*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Misc. toilette articles	11 U.S.C. § 522(d)(3)	\$25.00	\$25.00
Queen size bed	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
Double bed	11 U.S.C. § 522(d)(3)	\$20.00	\$20.00
Futon	11 U.S.C. § 522(d)(3)	\$10.00	\$10.00
Night stands	11 U.S.C. § 522(d)(3)	\$5.00	\$5.00
Washer	11 U.S.C. § 522(d)(3)	\$150.00	\$150.00
Dryer	11 U.S.C. § 522(d)(3)	\$150.00	\$150.00
Garden tools	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
Electric tools	11 U.S.C. § 522(d)(3)	\$75.00	\$75.00
Hand tools	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
Misc. books and pictures	11 U.S.C. § 522(d)(3)	\$400.00	\$400.00
Clothing	11 U.S.C. § 522(d)(3)	\$400.00	\$400.00
2002 Ford ZX2 (spouse's vehicle)	11 U.S.C. § 522(d)(2)	\$0.00	\$5,475.00
		\$14,390.07	\$154,510.00

IN RE: **Ruth Ellen Whitworth**CASE NO **05-13230-M**
(If Known)CHAPTER **13****SCHEDULE D (CREDITORS HOLDING SECURED CLAIMS)**☐ Check this box if debtor has no creditors holding secured claims to report on Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #:	C		DATE INCURRED: NATURE OF LIEN: Lien on title COLLATERAL: 2002 ZX2 Ford REMARKS:				\$6,414.62	\$939.62
A+ Federal Credit Union PO Box 14867 Austin, TX 78761			COLLATERAL VALUE: \$5,475.00					
ACCT #: xxxxxxxxx1654			-					
Sears Payment Center 86 Annex Atlanta, GA 30386-0001	COLLATERAL VALUE: \$0.00							
ACCT #:	-			DATE INCURRED: 2001 NATURE OF LIEN: Taxes COLLATERAL: Home located at:20800 Hamilton Pool Rd, Dripping REMARKS:				\$0.00
Travis County Tax Assessor Nelda Wells Spears, Collector P.O. Box 1748 Austin, TX 78767			COLLATERAL VALUE: \$143,188.00					
ACCT #: xxxxxxxxx0000			-					
Travis County Tax Collector Nelda Wells Spears PO Box 1748 Austin, TX 78767	COLLATERAL VALUE: \$0.00							
ACCT #: xxxxxx9080	-				DATE INCURRED: NATURE OF LIEN: Purchase money COLLATERAL: Home located at 20808 Hamilton Pool Rd,Dripping REMARKS:			
World Savings Attn: Bankruptcy Dept. T6F5 PO Box 659558 San Antonio, TX 78265-9558			COLLATERAL VALUE: \$143,188.00					
			COLLATERAL VALUE: \$143,188.00					
Total for this Page (Subtotal) >							\$141,973.62	\$1,853.69
Running Total >							\$141,973.62	\$1,853.69

1

continuation sheets attached

1 continuation sheets attached

IN RE: **Ruth Ellen Whitworth**

CASE NO **05-13230-M**
(If Known)

CHAPTER **13**

SCHEDULE D (CREDITORS HOLDING SECURED CLAIMS)

Continuation Sheet No. 1

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxxxx9080	-	DATE INCURRED: NATURE OF LIEN: Purchase money COLLATERAL: Home located at 20808 Hamilton Pool Rd, Dripping REMARKS:				\$15,000.00	
World Savings Attn: Bankruptcy Dept. T6F5 PO Box 659558 San Antonio, TX 78265-9558		COLLATERAL VALUE: \$15,000.00					
Total for this Page (Subtotal) >						\$15,000.00	\$0.00
Running Total >						\$156,973.62	\$1,853.69

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

IN RE: **Ruth Ellen Whitworth**

CASE NO **05-13230-M**

CHAPTER **13**

SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. Sec. 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$4,925 per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided by 11 U.S.C. Sec. 507(a)(3).*

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. Sec. 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to a maximum of \$4,925 per farmer or fisherman, against the debtor, as provided in 11 U.S.C. Sec. 507(a)(5).*

☐ **Deposits by individuals**

Claims of individuals up to a maximum of \$2,225 for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. Sec. 507(a)(6).*

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. Sec. 507(a)(7).

☒ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local government units as set forth in 11 U.S.C. Sec. 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. Sec. 507(a)(9).

☒ **Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. Secs. 326, 328, 329 and 330.

* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

TYPE OF PRIORITY		Taxes										
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE		CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM		CONTINGENT	UNLIQUIDATED	DISPUTED	TOTAL AMOUNT OF CLAIM		AMOUNT ENTITLED TO PRIORITY	
ACCT #:				DATE INCURRED: CONSIDERATION: Taxes REMARKS:					\$0.00		\$0.00	
Internal Revenue Service PO Box 21126 Philadelphia, PA 19114												
Total for this Page (Subtotal) >									\$0.00		\$0.00	
Running Total >									\$0.00		\$0.00	

IN RE: **Ruth Ellen Whitworth**

CASE NO **05-13230-M**
(If Known)

CHAPTER **13**

SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)

Continuation Sheet No. 2

TYPE OF PRIORITY	Administrative allowances
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CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCT #: xxx-xx-5251 Texas Guaranteed Student Loan Corp. Attn: Bonnie Brinkley PO Box 201725 Austin, TX 78720-1725	-	DATE INCURRED: 7/96 CONSIDERATION: Student loan REMARKS:				\$1,809.55	\$1,809.55
Total for this Page (Subtotal) >						\$1,809.55	\$1,809.55
Running Total >						\$1,809.55	\$1,809.55

IN RE: **Ruth Ellen Whitworth**

CASE NO **05-13230-M**
(If Known)

CHAPTER **13**

SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)

Continuation Sheet No. 3

TYPE OF PRIORITY	Administrative allowances
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CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCT #: Lindsay Sharpe 1405 Rio Grande Austin, TX 78701-1501	-	DATE INCURRED: 06/03/2005 CONSIDERATION: Attorney Fees REMARKS:				\$1,500.00	\$1,500.00
Total for this Page (Subtotal) >						\$1,500.00	\$1,500.00
Running Total >						\$3,309.55	\$3,309.55

IN RE: **Ruth Ellen Whitworth**CASE NO **05-13230-M**
(If Known)CHAPTER **13****SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)**☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxx-xxxx-xxxx-9693 Capital One P.O. Box 85015 Richmond, VA 23285-5015	-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$6,673.39
ACCT #: xxxx-xxxx-xxxx-4448 Citibank P.O. Box 6418 The Lakes, NV 89901-6418	-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$5,530.12
ACCT #: xxxx-xxx-xxxx-7261 Discover P.O. Box 30395 Salt Lake City, UT 84130-0395	-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$725.00
ACCT #: xxxxxx4BX5 Ford Motor Credit Co PO Box 684848 Austin, TX 78708-4848	-	DATE INCURRED: CONSIDERATION: Lease REMARKS: The Debtor leased a 2001 Ford F-150 and returned the vehicle in 2002. She may be liable for a deficiency on this vehicle.				\$10,515.27
ACCT #: TWC PO Box 149080 Austin, TX 78714-9080	-	DATE INCURRED: CONSIDERATION: Services REMARKS:				\$200.00
ACCT #: xxxx-xxxx-xxxx-5712 Wal-Mart PO Box 530939 Atlanta, GA 530939	-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$712.82
Total for this Page (Subtotal) >						\$24,356.60
Running Total >						\$24,356.60

No continuation sheets attached

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

IN RE: **Ruth Ellen Whitworth**

CASE NO **05-13230-M**

CHAPTER **13**

SCHEDULE G (EXECUTORY CONTRACTS AND UNEXPIRED LEASES)

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Ford Motor Credit PO Box 684848 Austin, TX 78708-4848	Lease on 2001 Ford F150 truck Contract to be ASSUMED

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

IN RE: **Ruth Ellen Whitworth**

CASE NO **05-13230-M**

CHAPTER **13**

SCHEDULE H (CODEBTORS)

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Byrnes, Mike 20800 Hamilton Pool Road Dripping Springs, TX 78620	
Byrnes, Mike 20800 Hamilton Pool Road Dripping Springs, TX 78620	A+ Federal Credit Union PO Box 14867 Austin, TX 78761

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

IN RE: **Ruth Ellen Whitworth**CASE NO **05-13230-M**CHAPTER **13****SCHEDULE I (CURRENT INCOME OF INDIVIDUAL DEBTOR(S))**

Debtor's Marital Status	Dependents of Debtor and Spouse (Names, Ages and Relationships)					
	Name	Age	Relationship	Name	Age	Relationship
Married						

Employment	Debtor	Spouse
Occupation	Assistant	Route Sales
Name of Employer	Re/Max River City Realtors	Performance Beverage
How Long Employed	1 yr	
Address of Employer	Attn: Keith Estes 6900 RR 620 N Austin, TX 78732	15901 Earl Bradford Ct. Pflugerville, TX 78660

Income: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions (prorate if not paid monthly)

Estimated monthly overtime

SUBTOTAL**LESS PAYROLL DEDUCTIONS**

A. Payroll taxes (includes social security tax if B. is zero)

B. Social Security Tax

C. Medicare

D. Insurance

E. Union dues

F. Retirement

G. Other (specify) _____

H. Other (specify) _____

I. Other (specify) _____

J. Other (specify) _____

K. Other (specify) _____

SUBTOTAL OF PAYROLL DEDUCTIONS**TOTAL NET MONTHLY TAKE HOME PAY**

Regular income from operation of business or profession or farm (attach detailed stmt)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to debtor for the debtor's use or that of the dependents listed above

Social Security or other government assistance (specify)

Pension or retirement income

Other monthly income (specify below)

1. _____

2. _____

3. _____

TOTAL MONTHLY INCOME**TOTAL COMBINED MONTHLY INCOME \$3,854.02**

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

DEBTOR**SPOUSE**

\$2,000.01

\$1,600.00

\$0.00

\$0.00

\$2,000.01**\$1,600.00**

\$306.00

\$245.00

\$99.99

\$80.00

\$0.00

\$0.00

\$70.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$475.99**\$325.00****\$1,524.02****\$1,275.00**

\$0.00

\$0.00

\$1,055.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$2,579.02**\$1,275.00**

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

IN RE: **Ruth Ellen Whitworth**

CASE NO **05-13230-M**

CHAPTER **13**

SCHEDULE I (CURRENT INCOME OF INDIVIDUAL DEBTOR(S))

Continuation Sheet No. 1

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

IN RE: **Ruth Ellen Whitworth**CASE NO **05-13230-M**CHAPTER **13****SCHEDULE J (CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S))**

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. If box is checked, complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rental for mobile home)	\$587.00
Are real estate taxes included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
Is property insurance included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
Utilities: Electricity and heating fuel	\$85.00
Water and sewer	\$35.00
Telephone	\$50.00
Other: cell phone & cable, internet	\$140.00
Home maintenance (repairs and upkeep)	
Food	\$350.00
Clothing	\$100.00
Laundry and dry cleaning	\$35.00
Medical and dental expenses (not covered by insurance)	\$85.00
Transportation (not including car payments)	\$250.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	
Charitable contributions	
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	
Life	
Health	
Auto	\$86.00
Other: renter's	\$40.00
Taxes (not deducted from wages or included in home mortgage payments)	
Specify:	
Installment payments: (In Chapter 12 and 13 cases, do not list payments included in the plan)	
Auto:	\$237.00
Other: mortgage on house	\$720.00
Other: property taxes	\$335.00
Other:	
Alimony, maintenance, and support paid to others:	
Payments for support of add'l dependents not living at debtor's home:	
Regular expenses from operation of business, profession, or farm (attach detailed statement)	
Other: Haircuts/grooming	\$30.00
Other: Gifts	\$20.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$3,185.00

[FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$3,854.02
B. Total projected monthly expenses (including separate spouse budget if applicable)	\$3,185.00
C. Excess income (A minus B)	\$669.02
D. Total amount to be paid into plan each Monthly (interval)	Variable

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

IN RE: **Ruth Ellen Whitworth**CASE NO **05-13230-M**CHAPTER **13**

SUMMARY OF SCHEDULES

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$143,775.00		
B - Personal Property	Yes	5	\$10,735.00		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	2			\$156,973.62
E - Creditors Holding Unsecured Priority Claims	Yes	4			\$3,309.55
F - Creditors Holding Unsecured Nonpriority Claims	Yes	1			\$24,356.60
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$3,854.02
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$3,185.00
Total Number of Sheets of ALL Schedules		> 20			
Total Assets			> \$154,510.00		
Total Liabilities				> \$184,639.77	

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

IN RE: **Ruth Ellen Whitworth**

CASE NO **05-13230-M**

CHAPTER **13**

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 21 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 07/01/2005

Signature /s/ Ruth Ellen Whitworth
Ruth Ellen Whitworth

Date _____

Signature _____

[If joint case, both spouses must sign.]

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

IN RE: **Ruth Ellen Whitworth**CASE NO **05-13230-M**CHAPTER **13**

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE (if more than one)
\$8,712.00	Income from employment YTD
\$22,752.92	Income from employment 2004
\$8,004.10	Income from employment 2003
 \$15,000.00	 YTD income for spouse
 \$22,065.00	 2004 income for spouse
 \$15,990.00	 2003 income for spouse

2. Income other than from employment or operation of business

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

None ☒ a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None ☒ a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

IN RE: **Ruth Ellen Whitworth**CASE NO **05-13230-M**CHAPTER **13**

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

6. Assignments and receiverships

None



a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None



List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None



List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Lindsay Sharpe 1405 Rio Grande Austin, TX 78701-1501	06/03/2005	\$500.00

10. Other transfers

None



List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

IN RE: **Ruth Ellen Whitworth**CASE NO **05-13230-M**CHAPTER **13****STATEMENT OF FINANCIAL AFFAIRS***Continuation Sheet No. 2***11. Closed financial accounts**

None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
Bank One	Checking account # 1826181271	Closed in 2004

12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
Debtor's mother	The Debtor drives her mother's vehicle. The Debtor has failed to inform her attorney of the description of this vehicle.	The vehicle is located at the Debtor's residence at 20800 Hamilton Pool Road, Austin, TX 787

15. Prior address of debtor

None ☒ If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

IN RE: **Ruth Ellen Whitworth**CASE NO **05-13230-M**CHAPTER **13**

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None ☒ a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. Section 101.

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

IN RE: **Ruth Ellen Whitworth**CASE NO **05-13230-M**CHAPTER **13**

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None



a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None



b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None



c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None



d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

20. Inventories

None



a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None



b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

21. Current Partners, Officers, Directors and Shareholders

None



a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None



b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

None



a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

None



b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

IN RE: **Ruth Ellen Whitworth**

CASE NO **05-13230-M**

CHAPTER **13**

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 5

23. Withdrawals from a partnership or distributions by a corporation

None



If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

24. Tax Consolidation Group

None



If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six-year period immediately preceding the commencement of the case.

25. Pension Funds

None



If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of the case.

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

IN RE: **Ruth Ellen Whitworth**

CASE NO **05-13230-M**

CHAPTER **13**

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 6

DECLARATION CONCERNING DEBTOR'S STATEMENT OF FINANCIAL AFFAIRS

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto, consisting of 7 sheets, and that they are true and correct.

Date 07/01/2005

Signature /s/ Ruth Ellen Whitworth
of Debtor Ruth Ellen Whitworth

Date 07/01/2005

Signature _____
of Joint Debtor
(if any)

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. Sections 152 and 3571

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

IN RE: **Ruth Ellen Whitworth**CASE NO **05-13230-M**CHAPTER **13**

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept:	<u>\$2,000.00</u>
Prior to the filing of this statement I have received:	<u>\$500.00</u>
Balance Due:	<u>\$1,500.00</u>

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
 - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

07/01/2005

Date

/s/ Lindsay Sharpe

Lindsay Sharpe
Lindsay Sharpe
1405 Rio Grande
Austin, TX 78701
Phone: (512) 476-1551 / Fax: (512) 474-8500

Bar No. 18125000

/s/ Ruth Ellen Whitworth

Ruth Ellen Whitworth